



OAHU Annual Meeting
May 2019
Columbus Casino

In Attendance:

Executive Committee: John Dodd, Barb Gerken, Ingrid Martin, Sandra Moody Gresham, Debbie Boop & Carol Conway

CAHU: Sarah Richardson and Matt Byrne

Northeast: Leslie James

NWOAHU: Vicki Donovan-Lyle, Sheri Rutter

WRAHU: John Woods and Bob Lackey

GCAHU: Jennifer Kaufman, Gerry Stricker

The meeting was called to order at 3:02pm

A motion to approve the March board minutes was made by Carol Conway, the motion was seconded by Debbie Boop. All were in favor, motion passed.

Chapter Reports

WRAHU

No one in attendance and no report sent

NWOAHU

They had a successful product fair and have their board lined up for the 2019/2020 year. They had a successful program year and have started planning for the upcoming year already. They are still trying to grow membership and would love for the other chapters to share with them what as worked.

NEOHUA

Membership continues to drop; the board is trying to pinpoint why that is. They think that part of it is that the chapter voted to raise the price of membership right before NAHU did, not knowing that NAHU would be requesting the increase. The product expo was in March and it went well, they have a golf outing scheduled for early fall.

GCAHU

They have a CE course planned for May. Jennifer would still like to have a networking event but are trying to figure out a date and location. Membership is staying the same they have not been able to grow.

CAHU

The chapters goal for the year was to reach 200 members, which they did not reach but they got close at 195. CAHU had a successful product fair and have a Medicare Summit planned for the summer.

Membership

The state ran a membership drive we do not have much to go on for this yet, we are hoping that it was successful. Giving cash is always a good incentive. Ingrid suggested that the next time we scale it back and only require members to get one or two new members to get cash. This time only Barb Gerken received the money.

DAS

The survey suggested that it was a tremendous success. The partnership with NAIFA was great and we hope to work with them on the 2020 DAS as well. OAHU had 83 attendees; our attendance was three to one compared to NAIFA. We expected a \$400 loss, but it ended up being a loss of about \$1800. Most of the expense was from the video which can be used for marketing.

Legislative Update

Transitional Plans Ohio Association of Health Underwriters (OAHU) Overview

Individuals and employers in transitional plans will be required to move to ACA compliant plans effective January 1, 2021. The change will require the addition of the Essential Health Benefits (EHB) package and conversion to community rating standards. Community rating changes the way that premiums are established. Under transitional plans, insurers were able to consider medical history and charge older individuals at least five times more than a younger individual. Under community rating, insurers are no longer able to base premiums on medical history and the rating differential for age is capped at no more than three times that of a younger individual. These two changes produce large swings in medical insurance premiums. Younger, healthier individuals, and employers with a younger, healthier workforce, will experience significant increases. Older individuals and those with high claim utilization will not see as great of an increase and may see decreases in premiums. Most clients benefitting from the new community rating standards were moved to these plans at earlier renewals. Our clients who are anticipated to receive significant increases were counseled to remain in their transitional plans. At each renewal, brokers and advisors are reviewing available options with both ACA compliant plans and transitional plans. Our experience indicates that a large majority of individuals and small employers would experience a significant reduction in their benefits with larger deductibles and larger out-of-pocket maximums. These reduced benefits would come at a much higher cost than the offerings available in the transitional plans.

GROUP MARKET:

We have seen swings in premiums as high as 120% increase in premiums. It is our concern that employers will no longer be able to absorb the cost of these increases and will choose to end their employer-sponsored plans.

INDIVIDUAL MARKET:

A separate, and critical, issue in the individual market relates to the change in network from transitional plans to the ACA compliant plans. Most ACA compliant plans have significantly altered the network options. Most use an HMO network with no out-of-network benefit. Transitional plans, in contrast,

tend to offer benefits through a PPO network allowing members to seek care outside of the network with additional out-of-pocket costs.

Failing to extend the transition relief past December 31, 2020 could have a devastating impact on the Ohio individual and small group health insurance market. A permanent policy allowing individuals and small groups to keep their plans would prevent this unnecessary disruption.

CCI

Bob and Andre gave us a recap of the year and then distributed our annual check. We have been getting the check in April instead of May lately, so it is a little late this year. The check was a total of \$174,932.

P&P

Co-op P&P- A motion to approve the renewal of the co-op P&P was made by Ingrid, the motion was seconded by Carol Conway. All were in favor, the motion passed.

Nomination and Elections P&P a motion to renew the P&P was made by Carol Conway, the motion was seconded by Dave Kross, all were in favor, the motion passed.

Board meeting adjourned at 4:30pm